



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Leo J. Campbell et al.) Group Art Unit: 2155
)
Serial No.: 09/809,581) Examiner: Benjamin R. Bruckart
)
Filed: March 16, 2001)
)
For: METHODS AND SYSTEMS FOR)
PROVIDING AN ELECTRONIC)
ACCOUNT TO A CUSTOMER)
)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

RESPONSE TO RESTRICTION REQUIREMENT

The Examiner issued a Restriction Requirement on July 9, 2004, and the time for response has been extended until January 9, 2005 by a petition for a three month extension of time and fee payment filed herewith. In the Restriction Requirement, the Examiner required restriction under 35 U.S.C. § 121 between seven groups of claims: Group I, containing claims 1-4, 33-36, 65, and 72; Group II, containing claims 5-8, 37-40, 66, and 73; Group III, containing claims 9-12, 41-44, 67, and 74; Group IV, containing claims 13-17, 45-49, 68, and 75; Group V, containing claims 18-22, 50-54, 69, and 76; Group VI, containing claims 23-27, 55-59, 70, and 77; and Group VII, containing claims 28-32, 60-64, 71, and 78.

In response to the Restriction Requirement, Applicants elect, with traverse, to prosecute the claims of Group VI, i.e., claims 23-27, 55-59, 70, and 77. Applicants traverse the restriction requirement at least because the Examiner has inconsistently alleged that the claims of Groups I-VII are both related as subcombinations (Office Action, p. 3) and unrelated (Office Action, p. 4).